

Notice to Customers relating to the Personal Data (Privacy) Ordinance (“the PDPO”) Personal Information Collection Statement (‘PICS’)

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy - please visit www.fpinternational.com.hk/legal/privacy-and-cookies.jsp to view the full policy or this can be provided on request from our Data Protection Officer.

Friends Provident International Limited (‘FPIL’, ‘we’, ‘our’ or ‘us’) is committed to protecting the privacy of its customers. We are bound by the Data Protection Principles set out in the PDPO. We will only collect, use or disclose customer personal data in accordance with the PDPO and this Personal Information Collection Statement.

The purposes for which FPIL may use a customer’s personal data are divided into **obligatory purposes** and **voluntary purposes**.

1. Obligatory Purposes

The personal data collected or held by FPIL, which includes all the personal data contained in a policy application form, or in any document in relation to the policy which forms part of the policy application form, or any personal data provided as part of a claim made under the policy or otherwise authorised by you to be provided to FPIL, may be used by FPIL for the following obligatory purposes:

- (i) processing the policy application form including underwriting;
- (ii) administering your policy and providing services in relation to your policy;
- (iii) investigating and processing claims made under your policy;
- (iv) conducting research, surveys, customer analysis and data matching for statistical purposes;
- (v) keeping you informed about other insurance and financial products and services provided by FPIL, and other financial services providers with whom FPIL maintains business referral or partnership arrangements;
- (vi) facilitating direct debits, requests for payment of premiums, surrender values and death benefit claims;
- (vii) communicating with you, the insured, and your financial adviser for purposes relating to the policy;
- (viii) communicating with government authorities, any industry association or federation such as the Hong Kong Federation of Insurers or similar organisation (“Federation”), any members of the Federation to allow these parties to carry out their regulatory functions or such other functions that may be assigned to them from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- (ix) meeting any disclosure requirements imposed by any local or foreign law or court order binding on FPIL or pursuant to guidelines issued by regulatory or other relevant authorities with which FPIL is expected to comply;
- (x) meeting any tax assessment and tax collection obligations;
- (xi) allowing government authorities (such as the Insurance Authority) to carry out their regulatory functions;
- (xii) prevention of crime or detection of fraud, debt collection, enabling assets to be rightfully claimed; and
- (xiii) to enable an actual or proposed assignee or transferee of FPIL to evaluate FPIL.

If a customer does not consent to FPIL using personal data for the **obligatory purposes** listed above FPIL may not be able to provide the customer with the policy or services they have requested.

The passing of personal data to other third parties whether within or outside Hong Kong by FPIL for obligatory purposes:

For the obligatory purposes FPIL may provide customer personal data to the following:

- (i) your financial adviser;
- (ii) companies carrying on reinsurance related business;
- (iii) medical examiners and practitioners;
- (iv) claims investigation companies in the event of a claim;
- (v) any professional adviser, data processor, IT service provider, mailing house or third party service providers providing administration services to FPIL;
- (vi) researchers;
- (vii) any actual or proposed assignee of FPIL or transferee of FPIL's rights in respect of the customer;
- (viii) government agencies and authorities as required or permitted by law;
- (ix) any industry association or Federation; and
- (x) any person pursuant to a court order.

2. Voluntary Purposes

With your consent FPIL may wish to use your name, address, contact details, age, gender and policy information for the following **voluntary purposes**:

- (i) Market Research

FPIL may wish to contact you to conduct market research and insurance surveys for the development of its insurance products and services.

- (ii) Direct Marketing

FPIL may wish to contact you with direct marketing communications by mail, email or telephone to keep you informed about other insurance and financial products and services provided by FPIL and other financial services providers with whom FPIL maintains business referral or partnership arrangements.

For the above voluntary purposes FPIL must obtain the customer's written consent, and only after having obtained such consent may we use the customer's personal data for these purposes.

The passing of personal data to other parties whether within or outside Hong Kong by FPIL for voluntary purposes.

With your written consent FPIL may provide your name, address, contact details, age, gender and policy information for **the voluntary purposes** to the following:

- (i) other companies carrying on insurance or financial services related business with whom FPIL maintains business referral or partnership arrangements; and
- (ii) professional advisers and third party marketing service providers.

You may change your mind and withdraw your consent to receive direct marketing communications at any time.

You may do this by contacting our Data Protection Officer, whose address is set out below.

You have various rights in relation to your personal data including accessing your data, and in some limited circumstances objecting to processing or having your data erased.

You can find out more information about how to exercise these rights and details of who to contact with queries on our privacy practices by viewing our full privacy policy available on our website www.fpinternational.com.hk/legal/privacy-and-cookies.jsp or it can be provided upon request from our Data Protection Officer, Friends Provident International Limited, Royal Court, Castletown, Isle of Man, British Isles IM9 1RA.

Nothing in this Notice shall limit the rights of customers or insured persons under the PDPO.